

*Surey B/D*

45. A method to transact advantages comprising the steps of:  
offering advantages; and  
exchanging advantages for consideration.

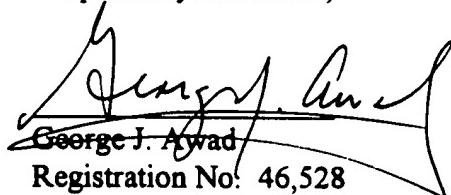
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*A*

46. The method recited in claim 45, wherein said offering step comprises the step providing said offered advantages for transaction in a transaction system, said transaction system comprising any of a direct-pay transaction system, a credit-based transaction system, an incentive-based transaction system and an auction-based transaction system. --

**REMARKS**

The purpose of this amendment is to claim subject matter disclosed but not claimed in the initial filing. This amendment does not add any new matter to the application as filed. An expedient and favorable first office action is respectfully requested.

Respectfully submitted,

  
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Date: May 1, 2001

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